

In Re: SHIRLEY TORRADO Case No.: 14-24134/JNP
Chapter: 7
Judge: Jerrold N Poslusny

NOTICE OF PROPOSED PRIVATE SALE

JOHN W. HARGRAVE, CH 7 TRUSTEE, in this case proposes to sell property of the estate to the persons and on the terms described below. If you object to the sale, you must file a written objection with the Clerk of the United States Bankruptcy Court and serve it on the party listed below not later than 7 days before the hearing date.

Address of the Clerk: Clerk, United States Bankruptcy Court
401 Market Street
Camden, NJ 08102

If an objection is filed, a hearing will be held before the Honorable Jerrold N Poslusny on August 16, 2016 at 10:00 a.m. at the United States Bankruptcy Court, courtroom no. 4C, 400 Cooper St, 4th Fl, Camden NJ 08101. (Hearing date must be at least 28 days from the date of this notice). If no objection to the sale is filed, the clerk will enter a Certification of No Objection and the sale will be held as proposed.

Description of property to be sold: Debtor's residential property located at 7202 Derousse Ct., Pennsauken, New Jersey. See Motion to Sell Real Property Subject to ALL Encumbrances, Liens & Interests for Additional Details Concerning the Sale

Proposed Purchaser: bk-bids.com, or their assigns

Sale price: Seven Thousand Five Hundred Dollars (\$7,500.00)

Pursuant to D.N.J. LBR 6004-5, I request to pay the real estate broker and/or real estate attorney at closing on the terms set forth below.

Name of Professional:

Amount to be paid:

Services rendered: NO Real Estate Broker was used in connection with this sale. This property is being sold "AS IS, WHERE IS" and "subject to" all liens and encumbrances, including but not limited to taxes, homeowner association dues, special assessments, restrictions, easements and governmental regulations. Purchase shall further hold harmless and indemnify Trustee against any losses, liabilities, claims and causes of action arising out of this transaction.

Higher and better offers will be received. They must be in writing and filed with the clerk later than 7 days before the hearing date set forth above.

Objections must be served on, and requests for additional information directed to:

Name: /s/ John W. Hargrave

Address: 117 Clements Bridge Road, Barrington, NJ 08007

Telephone No.: (856) 547-6500

Certificate of Notice Page 3 of 4
United States Bankruptcy Court
District of New Jersey

In re:
 Shirley Torrado
 Debtor

Case No. 14-24134-JNP
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: pdf905

Page 1 of 2
 Total Noticed: 33

Date Rcvd: Jul 20, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 22, 2016.

db	#+Shirley Torrado, 7202 Derousse Court, Pennsauken, NJ 08110-3408
514908974	+Cap1/bstby, Po Box 5253, Carol Stream, IL 60197-5253
514908975	+Capital 1 Bank, Attn: Bankruptcy Dept., Po Box 30285, Salt Lake City, UT 84130-0285
514908976	Capital One, Hayt Hayt & Landau, LLC, Two Industrial Way West, Meridian Center, PO Box 500, Eatontown, NJ 07724-0500
514908977	+Cb Accts Inc, 124 Sw Adams St. Suite 215, Peoria, IL 61602-2321
514908978	+Cenlar, PO Box 77404, Ewing, NJ 08628-6404
514908981	+Financial Recoveries, Po Box 1388, Mount Laurel, NJ 08054-7388
514908982	Hayt, Hayt & Landau, LLC, Meridian Center 1, Two Industrial Way West, PO Box 500, Eatontown, NJ 07724-0500
514908986	+Kitvitz McKeever Lee PC, 701 Market St, Ste 5000, Philadelphia, PA 19106-1541
514908987	+Law Firm of Allan C. Smith, PC, The Bucks County Office Center, 1276 Veterans Highway, Suite E-1, Bristol, PA 19007-2597
514908988	+Lyons Doughty & Veldhuis, PC, 136 Gaither Drive, Suite 100, PO Box 1269, Mount Laurel, NJ 08054-7269
515151140	+New Jersey Housing & Mortgage Finance Agency, Cenlar, FSB, Attn: Payment Processing, 425 Phillips Blvd, Ewing, NJ 08618-1430
515074396	++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245 (address filed with court: State of New Jersey, Department of Treasury, Division of Taxation, PO Box 245, Trenton, NJ 08695-0245)
514908991	Smith Law Firm, Bucks County Office Center, 1276 Veterans Highway, Suite E1, Bristol, PA 19007-2597
514908992	+South Jersey Federal C, Po Box 5530, Deptford, NJ 08096-0530
514908993	State of New Jersey, Department of The Treasury, Division of Pension and Benefits, PO Box 295, Trenton, NJ 08625-0295
514908996	+Wf Fin Bank, Attention: Bankruptcy, Po Box 10438, Des Moines, IA 50306-0438
514908997	+William E. Vaughan, Esq., Law Firm of Allan C. Smith, PC, 1276 Veterans Highway, Suite E-1, Bristol, PA 19007-2597
514908998	+William E. Vaughan, Esq., Law Office of Allan C. Smith, PC, 1276 Veterans Highway, Suite E-1, Bristol, PA 19007-2597

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg	E-mail/Text: usanj.njbankr@usdoj.gov Jul 20 2016 22:14:47 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jul 20 2016 22:14:44 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+E-mail/Text: bankruptcy@southjerseyfcu.com Jul 20 2016 22:14:46 South Jersey FCU, 1615 Hurffville Road, PO Box 5530, Deptford, NJ 08096-0530
514932846	E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Jul 20 2016 22:21:20 American InfoSource LP as agent for, Midland Funding LLC, PO Box 268941, Oklahoma City, OK 73126-8941
515057627	+E-mail/Text: ebn@squaretwofinancial.com Jul 20 2016 22:15:12 CACH, LLC, 4340 S. Monaco Street, 2nd Floor, Denver, CO 80237-3485
514908973	+E-mail/Text: ebn@squaretwofinancial.com Jul 20 2016 22:15:12 Cach Llc/Square Two Financial, Attention: Bankruptcy, 4340 South Monaco St. 2nd Floor, Denver, CO 80237-3485
514908979	+E-mail/Text: kzoepf@credit-control.com Jul 20 2016 22:14:49 Central Loan Admin & R, 425 Phillips Bv, Ewing, NJ 08618-1430
514908980	+E-mail/Text: kzoepf@credit-control.com Jul 20 2016 22:14:49 Central Loan Administration & Reporting, PO Box 77404, Ewing, NJ 08628-6404
514908985	E-mail/Text: cio.bnmail@irs.gov Jul 20 2016 22:14:18 Internal Revenue Service, PO Box 21126, Philadelphia, PA 19114
514908989	+E-mail/Text: bankruptcypdt@mcmc.com Jul 20 2016 22:14:44 Midland Funding, 8875 Aero Dr Ste 200, San Diego, CA 92123-2255
514908990	+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jul 20 2016 22:14:44 Office of the U.S. Trustee, District of New Jersey, U.S. Department of Justice, One Newark Center, Suite 2100, Newark, NJ 07102-5217
515131089	E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jul 20 2016 22:12:55 Portfolio Recovery Associates, LLC, c/o Capital One, POB 41067, Norfolk VA 23541
515048349	E-mail/Text: bankruptcy@td.com Jul 20 2016 22:14:49 TD Bank N.A., Attn: Bankruptcy Dept., ME2-002-035, P.O. Box 9547, Portland, ME 04112-9547
514908995	+E-mail/Text: bankruptcy@td.com Jul 20 2016 22:14:49 Td Banknorth Maine, Td Bank/Attn: Bankruptcy, Po Box 1377, Lewiston, ME 04243-1377

TOTAL: 14

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

514908983*	++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346 (address filed with court: Internal Revenue Service, Special Procedures Branch, Bankruptcy Section, PO Box 724, Springfield, NJ 07081-0724)
514908984*	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346

District/off: 0312-1

User: admin
Form ID: pdf905

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Total Noticed: 33

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***** BYPASSED RECIPIENTS (continued) *****
514908994* ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
 TRENTON NJ 08646-0245
(address filed with court: State of New Jersey, Department of the Treasury,
Division of Taxation, PO Box 269, Trenton, NJ 08695-0269)
TOTALS: 0, * 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 22, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 19, 2016 at the address(es) listed below:

Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,
summarymail@standingtrustee.com
Isabel C. Balboa ibalboa@standingtrustee.com
Joel R. Spivack on behalf of Debtor Shirley Torrado joel@spivacklaw.com, admin@spivacklaw.com
John W. Hargrave on behalf of Trustee John W. Hargrave trustee@hargravelaw.com,
jhargrave@ecf.epiqsystems.com;jwh@trusteesolutions.net
John W. Hargrave trustee@hargravelaw.com, jhargrave@ecf.epiqsystems.com;jwh@trusteesolutions.net
Joshua I. Goldman on behalf of Creditor New Jersey Housing & Mortgage Finance Agency
jgoldman@kmlawgroup.com, bkgroup@kmlawgroup.com
Robert J. Malloy on behalf of Creditor South Jersey FCU ecf.rjmalloylaw@gmail.com
TOTAL: 7